



**Tom Barrett**  
Mayor, City of Milwaukee

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October 29, 2008

Chief Judge Jeffrey Kremers  
Milwaukee County Courthouse  
901 North 9th St., Room 104  
Milwaukee, WI 53233-1458

Dear Judge Kremers,

As you are well aware, public resources are being taxed by the increase in foreclosures throughout the region. Currently in the City of Milwaukee, there are more than 1600 bank-owned foreclosures and foreclosure filings are up 35% this year compared to last year. The underlying instability in the neighborhoods hardest hit only makes our challenge that much greater.

For the last two years, I have been working within my Administration to address the impact of foreclosures on the City of Milwaukee. Earlier this fall, I convened the Milwaukee Foreclosure Partnership Initiative (MFPI) – a public-private partnership made up of lenders, foundations and community stakeholders with the primary goal of steadying Milwaukee neighborhoods most affected by the foreclosure crisis using a three-tiered approach: Prevention, Intervention and Stabilization.

One of the MFPI's goals is to reduce the percentage of foreclosure filings that result in a Sheriff's sale. To accomplish this, our intervention team has made a strong recommendation to implement a pre-judgment mediation program for owner-occupied foreclosure cases in Milwaukee County. I am fully in support of this concept and I urge you to consider it as well.

The Legal Aid Society of Milwaukee reports that only 3% of Milwaukee County borrowers in foreclosure have legal representation. A court-appointed mediation program would ensure that all homeowners have the opportunity for loss mitigation before the foreclosure is finalized.

Similar programs have been implemented with success in Philadelphia, New Jersey, New York, Ohio and Florida. Preliminary results indicate greater satisfaction for lenders and borrowers.

While it is my hope that we can implement this program quickly, we must do more to address this issue immediately. **For this reason, I ask that you institute a moratorium on Milwaukee County foreclosure proceedings for 60 days, or until we can implement this mediation program for new foreclosure filings.** In the meantime, I invite you or your representative to join our discussion on how to implement this mediation program.

A 60-day moratorium would also give the federal government time to finalize plans reportedly in the works to utilize money from the recently passed bailout package to guarantee at-risk mortgages.

The challenges before us are great, but together we can implement meaningful solutions that will make our neighborhoods stronger. I believe a 60-day moratorium on foreclosure proceedings is necessary for the health of our neighborhoods, homeowners, lenders and the City of Milwaukee. I hope you will consider it.

Sincerely,

A handwritten signature in black ink that reads "Tom Barrett". The signature is fluid and cursive, with a large initial "T" and a stylized "B".

Tom Barrett, Mayor